

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

( Not for submission under 37 CFR 1.99)

Application Number 10711827

Filing Date 2004-10-07

First Named Inventor Christopher Fletcher

Art Unit 2876

Examiner Name April A. Taylor






Attorney Docket Number 70655.4800

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Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
AT	1	6070150		2000-05-30	Remington, et al.	
	2	6070154		2000-05-30	Tavor, et al.	
	3	6076078		2000-06-13	Camp, et al.	
	4	6078906		2000-06-20	Huberman	
	5	6078908		2000-06-20	Schmitz	
	6	6081790		2000-06-27	Rosen	
	7	6088683		2000-07-11	Jalili	
AT	8	6088717		2000-07-11	Reed, et al.	






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Application Number		10711827
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First Named Inventor	Christopher Fletcher	
Art Unit	2876	
Examiner Name	April A. Taylor	
Attorney Docket Number	70655.4800	

	9	6088797		2000-07-11	Rosen	
	10	6092198		2000-07-18	Lanzy, et al.	
	11	6098053		2000-08-01	Slater	
	12	6112191		2000-08-29	Burke	
	13	6115458		2000-09-05	Taskett	
	14	6122625		2000-09-19	Rosen	
	15	6125352		2000-09-26	Franklin, et al.	
	16	6141752		2000-10-31	Dancs, et al.	
	17	6163771		2000-12-19	Walker, et al.	
	18	6173269		2001-01-09	Solokl, et al.	
	19	6182895		2001-02-06	Albrecht	

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	20	6227447		2001-05-08	Campisano	
	21	6267292		2001-07-31	Walker, et al.	
	22	6330544		2001-12-11	Walker, et al.	
	23	6336095		2002-01-01	Rosen	
	24	6636833		2003-10-21	Flitcroft, et al.	
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	26	6901387		2005-05-31	Wells, et al.	
	27	7100821		2006-09-05	Rasti	
	28	7136835		2006-11-14	Flitcroft, et al.	

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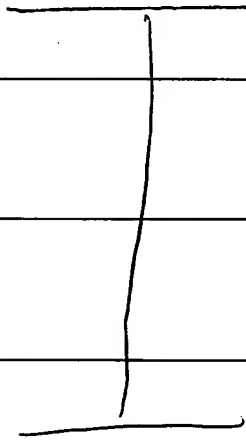



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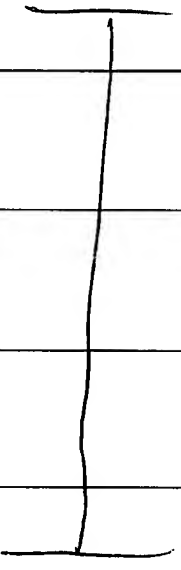




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	1	20020046341		2002-04-18	Kazaks, et al.	
	2	20030018567		2003-01-23	Flitcroft, et al.	
	3	20040006539		2004-01-08	Royer, et al.	
	4	20040083184		2004-04-29	Tsuei, et al.	

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**FOREIGN PATENT DOCUMENTS**

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup> j	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1	WO 97/09688	WO		1997-03-13	Microsoft Corporation		<input type="checkbox"/>
	2	WO 99/49424	WO		1999-09-30	Orbis Patents Limited		<input type="checkbox"/>
	3	WO 00/49586	WO		2000-08-27	Orbis Patents Limited		<input type="checkbox"/>
	4	EP 1115095	EP		2001-07-11	Orbis Patents Limited		<input type="checkbox"/>
	5	GB 2361790	GB		2001-10-31	Cast Technologies, Ltd.		<input type="checkbox"/>

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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
A	1	Green, Thomas C., "American Express offers temporary CC numbers for the Web", 09/09/00, The Register, www.theregister.c.uk/c	<input type="checkbox"/>
	2	CNN.com; U.S. News, "American Express to offer disposable credit card numbers", 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>
	3	American Express, "Private Payments(SM) ; A New Level of Security from American Express", American Express website, cards	<input type="checkbox"/>
	4	Martin, Zack; "One-Time Numbers Stop Web Hackers From Pilfering Data", 01/01, Card Marketing, Thomson Financial, www.crdfrm.c	<input type="checkbox"/>
	5	The Dollar Stretcher, "Disposable Credit Card Numbers", 01/01, CardRatins.org, www.stretcher.c	<input type="checkbox"/>
	6	Gabber, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce", November 18, 1996, USENIX Oakland, CA pps. 1, 8 and 9	<input type="checkbox"/>
A	7	Lamond, "Credit Card Transactions Real World and Online" © 1996	<input type="checkbox"/>

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Electronic Version v18

Stylesheet Version v18.0

Title of Invention	LIMITED USE PIN SYSTEM AND METHOD						
Application Number :		10/711827					
Confirmation Number:		5826					
First Named Applicant:		Christopher Fletcher					
Attorney Docket Number:		70655.4800					
Art Unit:		2876					
Examiner:		Taylor, A.					
Search string:		( 20030028481 ).pn					
<b>US Published Applications</b>							
Note: Applicant is not required to submit a paper copy of cited US Published Applications							
init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
A	1	20030028481	2003-02-06	Flitcroft, et al.			
<b>Remarks</b>							
Note: Remarks are not for responding to an office action.							
This IDS is being filed under 37 CFR 1.97(b)(3) - before the mailing of a first office action on the merits. If Applicant has overlooked any fees, the Commissioner is hereby authorized to debit Deposit Account No. 19-2814 for the same.							
<b>Signature</b>							
Examiner Name				Date			
April Taylor				6/25/07			







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Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
<i>AT</i>	1	5453601		1995-09-26	Rosen	
	2	5577120		1996-11-19	Penzias	
	3	5594227		1997-01-14	Deo	
	4	5641050		1997-06-24	Smith, et al.	
	5	5689100		1997-11-18	Carrithers, et al.	
	6	5715399		1998-02-03	Bezos	
	7	5721781		1998-02-24	Deo, et al.	
<i>AT</i>	8	5734838		1998-03-31	Robinson, et al.	

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	9	5742756		1998-04-21	Dillaway, et al.	
	10	5742845		1998-04-21	Wagner	
	11	5768385		1998-06-16	Simon	
	12	5770843		1998-06-23	Rose, et al.	
	13	5778069		1998-07-07	Thomlinson, et al.	
	14	5826241		1998-10-20	Stein, et al.	
	15	5852812		1998-12-22	Reeder	
	16	5862325		1999-01-19	Reed, et al.	
	17	5878138		1999-03-02	Yacobi	
	18	5878141		1999-03-02	Daly, et al.	
	19	5898838		1999-04-27	Wagner	



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	20	5905908		1999-05-18	Wagner	
	21	5913203		1999-06-15	Wong, et al.	
	22	5914472		1999-06-22	Foladare, et al.	
	23	5918216		1999-06-29	Miksovsky, et al.	
	24	5923734		1999-07-13	Taskett	
	25	5930767		1999-07-27	Reber, et al.	
	26	5949876		1999-09-07	Ginter, et al.	
	27	5953710		1999-09-14	Fleming	
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	29	5983207		1999-11-09	Turk, et al.	
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	31	5991413		1999-11-23	Arditti, et al.	
	32	5991748		1999-11-23	Taskett	
	33	5999914		1999-12-07	Blinn, et al.	
	34	6000832		1999-12-14	Franklin, et al.	
	35	6012143		2000-01-04	Tanaka	
	36	6014646		2000-01-11	Vallee, et al.	
	37	6016482		2000-01-18	Molinari, et al.	
	38	6018718		2000-01-25	Walker, et al.	
	39	6021943		2000-02-08	Chastain	
	40	6023510		2000-02-08	Epstein	
	41	6029147		2000-02-22	Horadan, et al.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10711827	
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	Art Unit		2876	
	Examiner Name		April A. Taylor	
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	42	6029150		2000-02-22	Kravitz	
	43	6038292		2000-03-14	Thomas	
	44	6041308		2000-03-21	Walker, et al.	
	45	6044360		2000-03-28	Picciallo	
	46	6052675		2000-04-18	Checchio	
	47	6058418		2000-05-02	Kobata	
	48	6061789		2000-05-09	Hauser, et al.	
	49	6064981		2000-05-16	Barni, et al.	
	50	6065675		2000-05-23	Teicher	

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# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

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<b>Title of Invention</b>	<b>LIMITED USE PIN SYSTEM AND METHOD</b>
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Application Number :

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First Named Applicant: Christopher Fletcher

Attorney Docket Number: 70655.4800

Art Unit:

Examiner:

Search string: ( 4450535 or 5016274 or 5023908 or 5034597 or 5350906 or 5461217 or 5500513 or 5504808 or 5614703 or 5621787 or 5724424 or 5745555 or 5814796 or 5826242 or 5864830 or 5883810 or 5884280 or 5892827 or 5897622 or 5903830 or 5903875 or 5903880 or 5909492 or 5915023 or 5930777 or 5949044 or 5956699 or 5960411 or 5963915 or 5966697 or 5970471 or 5970472 or 5970473 or 5970475 or 6002767 or 6009412 or 6014634 or 6014635 or 6014636 or 6014648 or 6014650 or 6014748 or 6016484 or 6029890 or 6038551 or 6189787 or 6339766 or 6405182 or 6473500 or 6526130 or 20020159601 or 20020174016 or 20020184143 or 20030001005 or 20030004889 or 20030053609 or 20030069846 or 20030078896 or 20030095646 ).pn

## US Patent Documents

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



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17	1	4450535	1984-05-22	dePommery, et al.			
	2	5016274	1991-05-14	Micali, et al.			
	3	5023908	1991-06-11	Weiss			
	4	5034597	1991-07-23	Atsumi, et al.			
	5	5350906	1994-09-27	Brody, et al.			
	6	5461217	1995-10-24	Claus			
	7	5500513	1996-03-19	Langhans, et al.			
	8	5504808	1996-04-02	Hamrick, Jr.			
	9	5614703	1997-03-25	Martin, et al.			
	10	5621787	1997-04-15	McKoy, et al.			
	11	5724424	1998-03-03	Gifford			
	12	5745555	1998-04-28	Mark			
	13	5814796	1998-09-29	Benson, et al.			
	14	5826242	1998-10-20	Montulli			
47	15	5864830	1999-01-26	Armetta, et al.			
	16	5883810	1999-03-16	Franklin, et al.			

17	5884280	1999-03-16	Yoshioka, et al.			
18	5892827	1999-04-06	Beach, et al.			
19	5897622	1999-04-27	Blinn, et al.			
20	5903830	1999-05-11	Joao, et al.			
21	5903875	1999-05-11	Kohara			
22	5903880	1999-05-11	Biffar			
23	5909492	1999-06-01	Payne, et al.			
24	5915023	1999-06-22	Bernstein			
25	5930777	1999-07-27	Barber			
26	5949044	1999-09-07	Walker, et al.			
27	5956699	1999-09-21	Wong, et al.			
28	5960411	1999-09-28	Hartman, et al.			
29	5963915	1999-10-05	Kirsch			
30	5966697	1999-10-12	Ferguson, et al.			
31	5970471	1999-10-19	Hill			
32	5970472	1999-10-19	Allsop, et al.			
33	5970473	1999-10-19	Gerszberg, et al.			
34	5970475	1999-10-19	Barnes, et al.			
35	6002767	1999-12-14	Kramer			
36	6009412	1999-12-28	Storey			
37	6014634	2000-01-11	Scroggie, et al.			
38	6014635	2000-01-11	Harris, et al.			
39	6014636	2000-01-11	Reeder			
40	6014648	2000-01-11	Brennan			
41	6014650	2000-01-11	Zampese			
42	6014748	2000-01-11	Tushie, et al.			
43	6016484	2000-01-18	Williams, et al.			
44	6029890	2000-02-29	Austin			
45	6038551	2000-03-14	Barlow, et al.			
46	6189787	2001-02-20	Dorf			
47	6339766	2002-01-15	Gephart			
48	6405182	2002-06-11	Cuervo			
49	6473500	2002-10-29	Risafi, et al.			
50	6526130	2003-02-25	Paschini			

## US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
1	1	20020159601	2002-10-31	Bushmitch, et al.			
2	2	20020174016	2002-11-21	Cuervo			
3	3	20020184143	2002-12-05	Khater			
4	4	20030001005	2003-01-02	Risafi, et al.			
5	5	20030004889	2003-01-02	Fiala, et al.			
6	6	20030053609	2003-03-20	Risafi, et al.			
7	7	20030069846	2003-04-10	Marcon			

	8	20030078896	2003-04-24	Fox			
	9	20030095646	2003-05-22	Paschini			


**Signature**

Examiner Name	Date
<i>April Taylor</i>	<i>6/25/07</i>

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Electronic Version v18

Stylesheet Version v18.0

Title of Invention	LIMITED USE PIN SYSTEM AND METHOD																																																		
<p>Application Number : 10/711827 </p> <p>Confirmation Number: 5826</p> <p>First Named Applicant: Christopher Fletcher</p> <p>Attorney Docket Number: 70655.4800</p> <p>Art Unit:</p> <p>Examiner:</p> <p>Search string: ( 6542601 or 6581827 or 6609654 or 6705519 ).pn</p> <p><b>US Patent Documents</b></p> <p><b>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</b></p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td><i>15</i></td><td>1</td><td>6542601</td><td>2003-04-01</td><td>Hernandez, et al.</td><td></td><td></td><td></td></tr><tr><td><i>47</i></td><td>2</td><td>6581827</td><td>2003-06-24</td><td>Welton</td><td></td><td></td><td></td></tr><tr><td><i>01</i></td><td>3</td><td>6609654</td><td>2003-08-26</td><td>Anderson, et al.</td><td></td><td></td><td></td></tr><tr><td><i>15</i></td><td>4</td><td>6705519</td><td>2004-03-16</td><td>Goodwin, III</td><td></td><td></td><td></td></tr></tbody></table> <p><b>Signature</b></p> <table border="1"><thead><tr><th>Examiner Name</th><th>Date</th></tr></thead><tbody><tr><td><i>Apal Taylor</i></td><td><i>6/25/07</i></td></tr></tbody></table>								init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	<i>15</i>	1	6542601	2003-04-01	Hernandez, et al.				<i>47</i>	2	6581827	2003-06-24	Welton				<i>01</i>	3	6609654	2003-08-26	Anderson, et al.				<i>15</i>	4	6705519	2004-03-16	Goodwin, III				Examiner Name	Date	<i>Apal Taylor</i>	<i>6/25/07</i>
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass																																												
<i>15</i>	1	6542601	2003-04-01	Hernandez, et al.																																															
<i>47</i>	2	6581827	2003-06-24	Welton																																															
<i>01</i>	3	6609654	2003-08-26	Anderson, et al.																																															
<i>15</i>	4	6705519	2004-03-16	Goodwin, III																																															
Examiner Name	Date																																																		
<i>Apal Taylor</i>	<i>6/25/07</i>																																																		